



COMMUNITY SERVICE NEWSLETTER

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COMMUNITY SERVICE NEWSLETTER is published six times a year by Community Service, Inc. Our purpose is to promote the small community as a basic social institution involving organic units of economic, social and spiritual development.

self-help credit union

by Steve Zuckerman

This article is used with permission. It originally appeared in the August/Sept. 1985 issue of CATALYST: Investing in Social Change, P.O. Box 363, Worcester, VT 05682.

Imagine how frustrating it is to watch a group of low-income individuals re-open a closed textile mill, and flounder only because no one will lend them the money to buy materials necessary to fulfill an available contract. A Burlington, North Carolina hosiery mill, Alamance Worker's Owned Knitting (AWOK), found itself in just this situation. Many other employee-owned firms are regularly faced with the same problem. Fortunately, an institution called the Self-Help Credit Union (SHCU), based in Durham, North Carolina, has taken significant steps to alleviate such problems. Supporting SHCU efforts through membership in the credit union offers concerned individuals and organizations a very unique investment opportunity.

SHCU is a federally insured credit union sponsored by the Center for Community Self-Help (CCSH), a non-profit organization also based in Durham. CCSH was founded in 1980 and provides business, legal and technical assistance to worker-owned businesses and other democratically-managed organizations in North Carolina. Its goal is to help communities and employees save and create jobs,

specifically for low-income and minority individuals. The founders of CCSH chose employee-ownership as their focus for economic development, since they believe worker-owned enterprises create more than jobs. Employee ownership creates an environment where people can develop, grow and take more control over their own lives.

But CCSH staff and the businesses they help repeatedly face a significant roadblock: conventional financial institutions are virtually unwilling to extend financing to employee-owned businesses. "Partly because they don't understand the cooperative structure and partly because the firms are largely low-income and minority folk," explained Bill Bynum, a business developer with CCSH, "banks just won't lend them any money." The Center staff quickly saw a critical need for a lending institution designed specifically to assist cooperatively owned and managed businesses. After three years of exploration and planning, this vision became a reality in the form of the Self-Help Credit Union.

The Credit Union's business loans generally take one of two forms: direct business loans or worker-equity loans. The situation with AWOK, the co-op mentioned above, is an example of the former. AWOK had the opportunity to sign a profitable contract if it could

guarantee delivery. But the young company had no capital with which to purchase the necessary materials. No conventional lenders were willing to undertake the risk associated with a loan to this one-year-old effort with a somewhat novel corporate structure. SHCU, which by law must require collateral for significant business loans, arranged a loan secured first by the inventory purchase and later, as the goods were sold, by the associated accounts receivable. "We just work a little harder (than other institutions) to find a workable structure for difficult but sorely needed loans," explained Ms. Katherine Stern, the Assistant Manager of SHCU. The credit union and the Center then continue to work very closely with the businesses to make sure the loan is effective and SHCU gets repaid.

Worker-equity loans are personal loans used by individuals to buy membership shares in a worker-owned company. They are designed to serve both the businesses and the individuals involved. Most obviously, such a loan provides cash with which workers can buy into a company and help to capitalize it. But even when this capital infusion is not critical to the operation, Center and credit union staff find a personal financial investment, executed through a personal loan, very useful. "Making an individual sign a personal note is a good test of their commitment to the venture," stated Mr. Bynum. "We've seen a big difference between workers who actually borrow money to buy in and those who just agree to a payroll deduction. There has to be a way for them to make a real investment."

Individuals and organizations can support these efforts through deposits in the Self-Help Credit Union. If you are familiar with credit unions, you already know some of the advantages of an SHCU investment. First, it is federally insured up to \$100,000, which makes for a safe investment. Secondly, SHCU offers an array of competitive accounts. Currently these include a variable rate Limited Transaction Money Market Account (with up to three checks per month), a 6% Regular Share (savings) Account, and a variable rate IRA. For individuals or organizations interested in accepting a below-market rate of return to further assist SHCU development efforts, the credit union also offers fixed-term, fixed-rate Development Deposit Accounts. Thus the

credit union can meet most people's saving needs. Banking services are available in person or by mail, which adds to the convenience, particularly for out-of-state supporters.

While the above similarities exist, SHCU differs from most credit unions in a very significant respect: its mission is to foster economic development efforts through business loans to democratically owned and managed businesses. "The credit union was established specifically to increase the availability of capital for grass-roots job creation and business development that improves the economic stability of workers, their families, and their communities," reminds Bonnie Wright, Manager of SHCU. So that while this credit union, like any other, serves its depositing members in every way it can, its ultimate purpose is to aid the development of its coop business members. Thus a SHCU depositor receives ample service and a competitive financial return, with the additional benefit of what the staff calls its "social dividend," the knowledge that deposited money is targeted for local economic development.

In its first year and a half, the SHCU has attracted almost \$2 million in deposits. Although this is an admirable start, the Credit Union staff has greater aspirations. A credit union is limited by law to investments which represent no more than 10% of its deposit base. And the nature of SHCU activities had led its board to impose a 5% limit. "We feel hampered by a limit of roughly \$100,000 per loan," explained Thad Day-Moore, who is directing the SHCU marketing effort. "There are so many worthwhile projects for which we need three or four times that amount," he continued, "especially if we must play a leading role." Trying to alleviate this constraint, SHCU is working for a \$10 million deposit base within 12-18 months.

To this end, SHCU has recently developed some new capabilities. Most significant is an arrangement which gives SHCU members access to their accounts through the 56 branches of the North Carolina State Employees' Credit Union. SHCU now has much greater statewide appeal. The arrangement also enabled SHCU to offer checking on their Money Market Account, and

...continued on page 11.

Local Self-Reliance

KEEPING THE MONEY HOME

by David Morris

This article appeared in the fall '85 issue of "Building Economic Alternatives," a quarterly publication of Co-Op America.

"Money talks, but sometimes you have to turn up the volume," Bertrand Russell once remarked. Collecting our money in one place makes it speak more powerfully. And the age of electronic money makes possible socially oriented money market funds. Such funds, and their publicity, help us to think about where we put our money. Boycott campaigns teach us the power we wield by our expenditures. Socially responsible investment campaigns teach us the power we wield by our savings.

Regrettably, most of these funds have a major drawback. Their national focus reinforces a deadly dynamic of modern capitalism: the loss of a sense of place. The mobility of capital undermines our sense of community. The ancient Greeks used to say, "Money sets the world in motion." A community with no control of its capital has little control of its destiny.

Socially responsible investing must reinforce and recreate communities. It must build on the human networks of healthy communities and build new structures that embody a new set of values. Can socially responsible investing occur on the local level? How much money is available on this level? Our national savings rate is about five percent. Therefore a community of 60,000 with a per capita income of \$9000 will save more than \$27 million. What can \$27 million do?

Consider the case of two small native American tribes in Maine, the Passamaquoddy and the Penobscot. In the 1970's they sued the state, claiming that old treaties gave them title to much of Maine's land. In 1980, the court awarded the tribes the largest amount in American Indian history--\$81.5 million. One third of this money is used to acquire land. Another third goes into very conservative liquid investments which generate dividends that are distributed to the tribal

members. The final third is committed to direct investment in business. In other words, the effect of the court's decision was to take \$27 from each of Maine's one million residents and gather it into the largest capital pool in the state. To put that into perspective, \$27 million represents .3 percent of Maine's personal income and less than 10 percent of its personal savings.

This investment pool is used as the basis for putting together deals, that is, for leveraging other people's money. Two radio stations have been purchased. A 3,000 acre blueberry farm was purchased and proved so profitable that the tribes have moved into blueberry processing. A 470,000 ton cement plant--the only one in New England--was purchased to keep it from closing, saving 200 jobs for non-Indians. An audio cassette manufacturing facility was purchased to keep it in the state.

The tribes are no longer outcasts in their own state. The director for new business attraction in the Maine Development Office concedes, "They've got the financial wherewithal we've lacked in Maine..." The tribes' capital fund has become the major economic development vehicle in the state. The Indians in Maine are no longer on the outside looking in. Every entrepreneur comes to them, bringing an average of 15 deals a week. "So now the tribes know everything that's going on in the state," says their financial advisor.

The situation in Maine is unique. But then, every community is unique. It shows that money is available on the local level and that if wisely used it can dramatically influence economic development. It works in part because of a sense of community and a focus on one place.

The Passamaquoddy and the Penobscot, of course, were the recipients of capital raised through a court order. Other local development funds will have to raise capital the old fashioned way. Yet their example serves to show that socially responsible investing can enhance local self-reliance.



David Morris is the author of The New City States and a director of the Institute for Local Self Reliance.

Commentary

RESPONSE TO LOCAL SELF RELIANCE ARTICLE

by *Griscom Morgan*

Over the past thirty-five years Community Service has emphasized the crucial role of an effective medium of exchange--money--in the life of the community and region. We have shown how the failure of this function is a primary cause of the deterioration of community life and the forcing of population off the land to the big cities where the money has gone. We have told how the Clarksville, Tennessee, First National Bank, under its president Bill Bailey in the thirties, changed its county from being one of the poorest of Tennessee counties to being one of the most prosperous and how Bailey was the second small town banker to become president of the American Bankers Association where he sought to bring the local role of the community economy into widespread development. But circumstances militated against this endeavor and the economy became ever more top-wealthy and bottom-poor.

David Morris's article on Keeping The Money Home is a current version of Bill Bailey's message, using particularly the current successful experience of the Passamaquoddy and Penobscott Indians putting a 27 million dollar award to use in the economy in a way similar to Bailey's successful endeavor in his Tennessee county. This is a significant and noteworthy account. But I see the need to go far beyond these examples and insight if we are to save society from continuing economic breakdown. We have to deal with too little recognized and quite unnecessary economic forces that have been overwhelming the world with the flow of capital--in interest and rent--into urban centers and with population having to follow where the money has gone.

Morris writes that "The mobility of money undermines our sense of community." Morris's argument is fundamentally the same as protectionism on a national scale--the sense of need for tariffs to keep money within the national economy. There is not enough market to maintain employment. Each community, region and nation must try to exclude or limit outside economies from draining off the in-

adequate purchasing power. Here lies a fundamental fault that threatens the repitition of breakdown such as has happened in past civilizations. As a farmer pointed out to Bill Bailey, it was not just the large city locale of money holdings, but the failure of even local money to flow dependably in the community that defeated its economic life. Like blood in our veins and arteries, money must be mobile; it must be under pressure to flow throughout the economy. Failure to do so defeats the community, the economy and the nation.

Bailey was able to get money to actively flow throughout his county by deliberately giving less interest to bank depositors and lending to those in need at below market rates of interest. He was successful in getting people to share his awareness of the importance to the economic community of doing this. But this was going against the current of economic forces which have wiped out this kind of community economic life. And in wiping it out, the conventional monetary system with its scarce money, causes unemployment, the high rate of crime and insanity that studies have proven result from unemployment, and the lack of productive work for youth during their teen years when they most need to learn to function in the economic community.

We have a variety of examples of communities and eras of civilization that have had money systems in which money was mobile and so effectively flowed back into and among small communities that they were economically and culturally superb. The best American example was the Chicago United Trade Exchange whose unhoardable, taxed money forced it into three times the rate of circulation of U.S. currency; such a monetary system brought the Austrian town of Woergle into full employment and prosperity within a year of being almost dead as an economy. These systems were stopped by governments because their national currency was displaced. Such a monetary system kept Gothic Europe depression free, with local community well-being, for two hundred years. The Vice President of New York's Citibank, A. William Bodins, (referred to by David Morris) urged the adoption of such a national monetary system for our time. This is a fundamental challenge facing mankind. It is now in our power to do something about it.

Family-Community Movement



by Elaine and Ernest Cohen

The "Individual and Society" Action Group of the Philadelphia Futurists (a local branch of the World Future Society) has an ongoing program to build the society of the future. The long term goal of this program is to design a new sub-culture, and build an intentional community based upon this design. It is a pilot project to demonstrate the feasibility of applying behavioral science to improve society by evolution, rather than revolution.

Our proposed new sub-culture is called "Family-Community" because it will consist of stable family units integrated into a supportive community. The goal is a sub-culture in which co-operation is the norm, with a) diffuse authority, b) encouragement of creativity and individuality, c) passing of cultural memes* to the children, d) close contact with surrounding society, e) ability to attract volunteers for the first generation, and f) use of modern technology to preserve planetary ecology. During the monthly committee meetings over the 1985-86 program year, consensus was reached on a preliminary list of characteristics for the Family-Community:

- *Above some minimum size so interaction reinforces group memes;
- *Close-by living to maximize face-to-face interaction;
- *Education program to pass memes to children and new members;
- *Economic base within group for acceptable standard of living;
- *Outreach to build membership in the first phase;
- *Religious philosophy and rituals to build group commitment;
- *Social and recreational program to prevent burnout and make it fun.

**memes is a new sociological term which is closely related to mores, but is much broader, according to Dr. Cohen.*

Interested individuals can be involved at any one of a number of levels. Obviously, there is need for direct participants: people who will dedicate a significant part of their lives to living and working in an intentional community. Those who are directly involved in the proposed social experiment will develop co-operative businesses for the community, teach in community educational projects, share housing to form expanded families, participate in community rituals and contact prospective new members. Through living in the Family-Community, members will work out specific details on applying the principles.

There is also a need for social scientists who can formulate working principles for communities, help organize an experimental community, observe ours in operation and evaluate these observations. A goal of the Family-Community project is to develop social technology which can be applied to evolve a better society.

At this time there are also a few openings on a Board of Overseers for the Family-Community experiment. The Overseers will generally monitor the project and provide liaison with the outside world on media coverage, grants from foundations, etc. The monthly committee meetings for the 1986-87 program year will continue the conceptual development and organize the action group that will bring the community into existence. We especially welcome any readers in the Delaware Valley (PA) area who would want to become active participants to attend these monthly meetings.

If you are interested, please contact the project coordinators: Dr. Ernest & Elaine Cohen, 525 Midvale Ave., Upper Darby, PA 19082, 215/352-2689.



Community of the Ark

A PERSONAL REPORT ON THE COMMUNITY OF THE
ARK'S ENGLISH-SPEAKING SESSION, 1986.

by Jeff McKinney

I arrived at La Borie Noble as scheduled on Tuesday, the second of September. About ten of us arrived at Les Cabile Station on the train from Paris. Jane Prentiss was at the train station to meet us and to take us to La Borie Noble which is only a short distance away. After we were given our room assignments we had the rest of the day to get acquainted with our surroundings.

Most of the visitors had arrived before the end of the day, and after the evening meal we had a chance to introduce ourselves. All told, there were twenty-one visitors for the English-speaking session, including four of us from the United States and two from Canada.

On Wednesday, our first full day began. At 7:00 a.m. the Community begins a half hour of prayer and meditation. About 8:30, after breakfast, we were assigned to various work details. As a self-sustaining community, they hold the value of work in very high regard. Indeed, in many cases, exploitation and injustice has been the result of one person or group deriving the benefits of work while forcing another person or group to actually perform the necessary tasks. The people of the community believe in benefiting from the fruit of the community's own work and from the spiritual blessings that follow.

On Wednesday afternoon, Pierre Parodi, the spokesperson of the group, gave a talk on the "rappel". Instead of working merely for the sake of work, the rappel is an opportunity to stop whatever one is engaged in for a few moments and to reflect upon the over-all purpose of what one is doing.

Dancing is another important aspect of life at the Community of the Ark. Saturday nights are reserved for the community dance and during the afternoons we visitors were introduced to some of the many songs and dances of the community.

Friday was a day of fasting (suggested) and silence (until noon). I thought the most interesting event of the day was the afternoon talk by Pierre Parodi. We all walked about a mile to the burial place of the founder of the Community of the Ark, Lanza del Vasto. Once there, we sat in a circle as Pierre spoke on the topic of non-violence. He said that it was the lower nature of people which leads to the sort of violence found in wars. By leading the masses to believe that their "enemies" are the very personification of evil, and that to destroy the people will destroy evil, national (or other) leaders are able to get their followers into a state where they believe that they are killing other people for a good cause.

Sunday was a day of rest. For me it was a time to think about my journey, and about the visit. It was a time for getting together with some of the others and just talking. The weekend went quickly for me and because of personal time constraints, my last day at La Borie Noble was Monday.

It is relatively easy to summarize the events of my week at the Community of the Ark. It is quite a bit more difficult to describe my interactions with the people of the community. I can truthfully say that I never felt as if I were a "foreigner", even though I only speak English and had never before left the American continent.

The Community of the Ark is a community that is bonded together through love. Although we visitors were only with them for a short time, we too were bonded with them. I think that--more than the activities of the week--helped answer some of my questions about the makings of a community.





Reviews

LIBERATING THE EARLY AMERICAN DREAM by Alfred F. Anderson. Published by Tom Paine Institute, 1155 S. Dora St., Ukiah, CA 95482 1985, paper, 270 pp. Available from Community Service, \$15.00 postpaid.

Daily we receive pleas in our mailbox from political and social action groups for money to play the American political game, more power in government for an increasing array of good causes. There seems no end to it, and indeed if we take Al Anderson's word for it, there won't be very soon. But he does have an answer in Liberating the Early American Dream.

The causes are valid, the complaints are endless, the need to gain more control to relieve the specific hurts is present and growing. Morality, goodness, compassion, equity, seem to be losing out on every side. At a recent Quaker Meeting the question was put, "How can I become more loving so these issues can be met?" Anderson would reply, "If you love enough to change a system (now world-wide) designed to respond to power--to another designed to respond to higher values." Feeding more love into a system designed to respond to power won't change that system but may provide bandaids for specific hurts.

Anderson puts forward a well-considered analysis and a new synthesis along pacifist and evolutionary lines. He puts forward an eye opening history of how all this developed from a sudden change in the course of American government which took place eight years after the American Revolution. This change put us on the course to our present Power sensitive confrontations, to the vast economic inequities and the ecological excesses making up our present world. His analysis of the failure in the basic philosophy being followed is not to be missed.

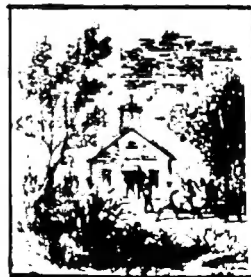
The new model he puts forward is designed to by-pass the national levels of both the US

and USSR government systems while making use of the best of both. He would have us build up from grass roots community with substantial autonomy and an equitable system of ownership of the world's basic materials. He equates this with the first 100 years of American history and shows that little change is needed to get us onto such a value system.

How he would propose our getting there politically is another matter. The "university-military-industrial-governmental complex" is not easy to change. He feels it might be done by going after the University level, using the Berkeley riots of fifteen years ago as an example. Latest figures out indicate however, that this complex is extending its hold to include even more colleges and universities in the private sector, so the trend now would have to be reversed, making this avenue less likely than it seemed when he wrote. There is clearly a need for more discussion. It is not impossible that world circumstances will force the issue of values sooner than Al Anderson expects and we may have our chance without going through the University route to get there.

Here is a book both liberals and conservatives, libertarians and anarchists may find rich and thought provoking. His big heart, his keen mind, his ordered research come through clearly. The vision is broad and relevant, the values undeniable and appealing. The book was for this reviewer a leap toward rational discussion of the fundamentals so much needed to reverse the present course of the world. If you can, get the book, read it, form discussion groups. It may take more than Love now, and we may well pay attention. Let's take a look at what's blocking us and seek ways and means to an agreed alternative.

--Charles Wood





THE SMALL COMMUNITY: Foundation of Democratic Life by Arthur E. Morgan. Published by Community Service Inc., Yellow Springs, OH. 1984, paper, 282 pp. \$11.00 postpaid.

Those of us interested in the small community without the Babbittry will find in the new edition of Arthur Morgan's *The Small Community* that communities of more human values can be achieved. Well aware of the knee-jerk growth side of human nature, Morgan nevertheless has faith that the values of mutual good will and respect, tolerance and neighborliness will prevail. But Morgan knows that the small communities he wants to see will not be built on hope alone. He is a practical man with specific solutions for the problems of the small communities.

Let us first deal with growth, since that most preoccupies modern small town officials, even, alas, those of Yellow Springs, the Ohio village with which Morgan is most associated. Nowhere in his book of nearly 300 pages does Morgan make a pitch for growth. He does, however, advocate a community of economic balance and proportion. Instead of taking the modern ad-man approach of encouraging everyone and anyone to move to one's town, Morgan would cast a discerning eye and see what skills the community lacked and encourage the development of those skills or vocations in need. In Morgan's words, "A productive undertaking for many a small community would be to discover what kind of craft services could be used in the community, and what young men and women are competent to learn those crafts; and then help them to thorough training."

Morgan continues, in the chapter on community economics, to state his view of economic proportion: "In many communities every increase of income is followed by increased elaboration and ostentation of expenditures, with the result that increase of income does not bring increase of freedom, but makes life more hectic and wearing.... A good community will strive to secure a fair economic income and wholesome economic conditions, while at the same time it will strive to maintain simple and unpretentious standards of living, and will undertake to accumulate reserves for

times of stress." Economics, however, is only a small part of Morgan's book. Although the text is replete with practical suggestions for improving one's community, the reader would miss the forest for the trees if he did not see Morgan's larger vision.

Above all else, Morgan wants to see the full development of active, constructive citizens controlling their own lives. Given the industrialization and bureaucratization of modern life, this is no easy task, but Morgan's point here is that the small community covers a large enough spectrum and at the same time is small enough to provide a means through which the individual can take hold of his life in a meaningful way. Sadly, however, Morgan realizes that, "The mass of people are influenced to hold in low regard the self-mastery of their own lives, and to focus attention on great programs initiated in centers of government and industry."

Given its capabilities, Morgan sees the small community as an effective counter to such alienation. As the sub-title states, Morgan views the small community as the foundation for a democratic life. In order for a community to transmit its values from generation to generation, it must renew itself so that the youth will want to remain and have an opportunity to remain. "In the development of such a community," Morgan writes, "or in the regeneration of those already existing, there should be effort to provide variety in economic undertakings and in cultural interests, so that young persons of differing tastes and abilities could find opportunities for their lives." Renewal for Morgan is not so much an influx of new growth; rather it is a constant effort to improve what the community already has.

In order to achieve a well-balanced community, an obvious question is how large should it be? Morgan answers, "Only large enough to supply necessary services and to serve useful and productive purposes. If there are enough food stores or gasoline filling-stations in a community, then for others to be added simply because they can divide the business and thereby support additional families, is a social waste--a form of parasitism." It is clear that Morgan favors a numerically small community. Elsewhere in the book he writes: "Those communities which are most fully de-

veloped are limited in size to the number of people who can personally know each other and work together for common ends in a spirit of unity."

The mechanics of creating vital, organic and democratic communities form a significant part of Morgan's book. Morgan offers superb insights into the roles of community council, co-operatives, recreation, cultural activities and other interests necessary for a balanced and integrated community.

Finally, there is an enlightened discussion of what Morgan calls the principle of economy of experience. In this age of specialization, the reader will not want to miss this chapter.

--Tom Dunham



COMMUNITIES, JOURNAL OF COOPERATION: Model Communities Past, Present and Future. Special Double Issue. Available from Community Service for \$7.00 postpaid.

What ever happened to Cerro Gordo, Oregon, the big city planner's dream that received so much publicity back in the early 1970's?

Is there still a Sunrise Ranch? (Yes, since 1945.)

How did the followers of Bhagwan Shree Rajneesh build a city, housing a permanent population of 5,000, in less than four years... and then self-destruct?

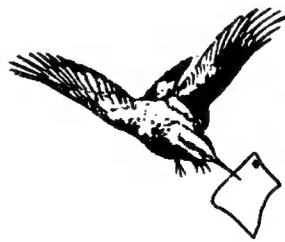
Could there be an intentional community with thousands of members?

"Renaissance Cities: A Whole New Way of Living" is a special issue of Communities Magazine devoted to model villages past, present and future. Though in magazine format, this issue deserves attention as a title independent of the Communities series. The editors have succeeded in combining topical descriptive stories with theoretical

articles. Besides answers to the above questions, readers will find a tour guide to historic communal sites, a report of the National Commission on Space (outerspace) and a vision of the Renaissance City, the New Age city builder's answer to the American planned cities of the 1950's and 60's.

Entering its fifteenth year of publication--under perhaps as many editors, collectives or work groups--Communities has in this issue presented the wider network of people seeking social alternatives another compelling challenge to join in the work of building a more ideal society.

--Don Hollister



Readers
Write

ABOUT THE NEWSLETTER

Cecil Holland sent me a copy of the July-August NEWSLETTER and I have read it from cover to cover with enjoyment of all the stimulating ideas and information it contains. I especially liked Robert Gilman's "The Idea of Owning Land." It's the kind of article I think of as "stretching my mind."

From his introductory paragraph in the form of questions to his closing paragraph which sums up but also points forward, it is a wonderful piece of writing: clear, concise, logical and with challenging ideas and ways of looking at and explaining things. May it lead to action.

Jeannette Lund, Astoria, Oregon



Announcements



BIOREGIONAL PROJECT

Earthwork Community, Inc. in southern Indiana is attempting to catalog the plant life of their bioregion: edibles, dye plants, medicinals, companion plants, natural pesticides, soil reclaimers, etc. They are developing a living heirloom garden from seeds that have been maintained within families, as well as any seeds they can obtain from native peoples. The garden will include vegetables, herbs and fruit trees and will be made available for educational and exhibit purposes. A seed bank for heirloom and endangered varieties is planned.

If you would like to contribute seed or get more information about how to start such a project in your bioregion contact: Patricia Coleman, Earthwork Community, P.O. Box 230, Nashville, IN 47448.

LAND TRUST CONFERENCE

The Land Trust Exchange is sponsoring National Rally '87 at the Asilomar Conference Center on the Monterey Peninsula, California, February 8-11. This four-day conference will include field trips to Big Sur, Elkhorn Slough National Estuarine Sanctuary and observing California Grey Whales in Monterey Bay. Call Brian Steen at the Big Sur Land Trust 408/625-5523 for more information.

ESSAY CONTEST

SYNTROPY will award a \$300 first prize and a \$100 second prize to the best essay on "How Communal Living Can Create A Better World." Essays must be under 10,000 typewritten words and will be judged for style, originality and intellectual rigor. Entry deadline is March 1, 1987. Syntropy is a resource for egalitarian collective living, utopianism, appropriate social technology and synergistic solutions to global problems. For more information contact: Syntropy Essay Contest, P.O. Box 51058, Palo Alto, CA 94303 415/969-3523.

EMPLOYEE OWNERSHIP CONFERENCE

The sixth annual Conference on Employee Ownership and Participation will take place March 26-28 in Los Angeles. This year's conference will address many different aspects of the issue, whether it's managing an employee ownership company, taxes, public policy issues, labor issues, or research.

For a schedule of events and information on fees and reservations, write the National Center for Employee Ownership, 426 17th St., Suite 650, Oakland, CA 94612 or call 415/272-9461.

GRAILVILLE CONFERENCE

"The Ancestral Journey: Reclaiming Our Roots," is the title of a weekend with Luisah Teish, former professional dancer, poet and author and current teacher of African earth-centered wisdom. Teish will give a storytelling performance Friday, March 6 at Northern Kentucky University and The Ancestral Journey program at Grailville Women's Center in Cincinnati on Saturday, March 7. "A celebration of our creative selves, including ritual, dance and visualization."

Friday's performance is free. The Saturday workshop is \$40. A weekend package at Grailville including meals and lodging is available for \$95. Write Meg Root, 5073 W. Eastwood Cir., Cincinnati, OH 45227 or call Elizabeth McGee at 613/683-2340.

JOB OPENINGS

Join dedicated staff that works for economic justice and integrates political values with personal lifestyle. The Institute for Community Economics assists community-based groups across the country in efforts to secure land, housing and capital to meet the need of low-income people. Open positions include: Technical Assistance Providers, Administrative Director/Business Manager, Writer/Editor, Media/Marketing Coordinator, Revolving Loan Fund Officer and Secretary. Salaries are modest and based on need. Write: Coordinating Team, I.C.E., 151 Montague City Rd., Greenfield, MA 01301.

SELF-HELP CREDIT UNION

continued from page 2.

they may soon offer ATM access and credit cards as well. "Although statewide access doesn't particularly help our out-of-state supporter," Ms. Stern admits, "this arrangement indicates our efforts toward, and future ability to, provide economic assistance to a greater number of deserving people and at the same time provide a very attractive alternative to the investment community."

Interested individuals and organizations can join the Self-Help Credit Union by mail through the Credit Union Operations Center: 801 Hillsborough St., P.O. Box 25248, Raleigh, NC 27603 (919-839-5016). For further information on SHCU's goals, lending activities, or Developmental Deposit Accounts, contact the SHCU main office at: 413 East Chapel Hill St., Durham, NC 27701 (919-683-3016).

Steve Zuckerman is the Director of Development for the Self-Help Credit union and provides business assistance to worker-owned companies as a CSH Business Associate.



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Membership

Membership is a means of supporting and sharing the work of Community Service. The basic \$15 annual membership contribution includes a subscription to our bi-monthly NEWSLETTER and 10% off all Community Service-published literature. Larger contributions are always needed however, and smaller ones will be gladly accepted. Community Service is a non-profit corporation which depends on contributions to run its operation. All contributions are appreciated, needed and tax deductible. Due to added postage costs, overseas membership is \$20 in U.S. currency.

Editor's Note

We welcome letters to the editor (under 300 words) and articles (700-1500 words) about any notable communities or people who are improving the quality of life in their communities. Please enclose a self-addressed, stamped envelope if you wish the article returned. The only compensation we can offer is the satisfaction of seeing your words in print and knowing you have helped spread encouraging and/or educational information.

Address Changes

If there is an error on your mailing label, please send the old label and any corrections to us promptly. It increases our cost greatly if the Post Office notifies us of moves, not to mention that we like hearing from our members and friends!

Have Your Friends Seen the Newsletter?

Please send the names and addresses of your friends who might enjoy receiving a sample NEWSLETTER and booklist. (If you wish specific issues sent, please send .50 per copy.)

Editor's Note #2

We occasionally exchange our mailing list with a group with similar purposes such as the Arthur Morgan School at Celso or Communities Magazine. If you do not wish us to give your name to anyone, please let us know.

Trustees

Charles Betterton, Phyllis Cannon, Cyndde & Jim DeWeese, Victor Eyth, Lance Grolla, Agnes Grulio, Weston Hare, Jeff Hiles, Cecil Holland, Christine Wise Morgan, Ernest Morgan, Griscom Morgan, Ross Morgan, Gerard Poortinga, Tim Sontag.



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You can tell when your Community Service membership expires by looking at the month and year in the upper left corner of your mailing label. Please renew your membership now if it has expired or will expire before 3/87. The minimum membership contribution is \$15 per year. We do not send individual reminders to renew.

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Address Correction Requested

